From: Bonta Robin E MSgt 141MXS/MXMCE <Robin.Bonta@wafair.ang.af.mil> on 10/01/2007

09:50:04 AM

Subject: Truth in Lending

I really do believe that the proposed changes to credit card rules are desperately needed. I have been hit by the whims of "fixed" and universal default and it's mind boggling how much this impacts a person, especially when I am trying to get my financial life back on track.

Please enact these changes to regulate an out of control credit card industry. Sincerely,

Robin Bonta Coeur D'Alene, ID 83815